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PATENT

Docket No.: 36287-00900

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

2164

Applicant(s) : Jean-Pierre Lardy, Vladimir Finkelstein, Philippe K. Khuong-Huu & Yunong Neil Yang

Serial No. : 09/671,783      Group Art Unit : TBA

Filed : September 27, 2000      Examiner : TBA

For : **METHOD AND SYSTEM FOR DETERMINING A COMPANY'S PROBABILITY OF NO DEFAULT**

CERTIFICATE OF MAILING (37 C.F.R. § 1.8(a))

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Washington, D.C. 20231

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Sir:

Technology Center 2100

I hereby certify that the attached:

1. Preliminary Submission (in duplicate);
2. Four possible substitute pages (pages 23, 24, 29 and 30); and
3. Return Receipt Postcard

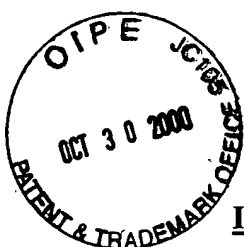
along with any paper(s) referred to as being attached or enclosed and this Certificate of Mailing are being deposited with the United States Postal Service on the date shown below with sufficient postage as first-class mail in an envelope addressed to the: Commissioner of Patents, Washington, D.C. 20231.

Respectfully submitted,  
Milbank Tweed Hadley & McCloy LLP

Chris L. Holm

Oct 26, 2000

Milbank Tweed Hadley & McCloy LLP  
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New York, NY 10005  
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**PRELIMINARY SUBMISSION**

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Washington, D.C. 20231

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Technology Center 2100

Sir:

This Preliminary Submission is submitted because after review of applicants' file copy it appears that four pages (pages 23, 24, 29 and 30), which should have included example information in tables, may have been inadvertently submitted as blank pages when the parent application was filed.

Applicants submit that the invention was fully disclosed and enabled in the originally filed specification even if the four pages did not include the tabular material, and that any omitted tabular material is not required to enable the invention or to provide support for the claims. However, applicants want to ensure that the specification is complete. Accordingly, applicants submit herewith the enclosed four pages as substitutes for pages that may have been submitted without the included tabular material.

**AUTHORIZATION**

No fee or extension of time is believed due for this paper. However, in the event that the Commissioner determines that a fee is due, or an extension of time required, applicant hereby petitions for the extension of time, and authorizes the Commissioner to charge the Milbank Tweed deposit account number 13-3250, for the required fee. A duplicate of this sheet is included.

Respectfully submitted,  
Milbank Tweed Hadley & McCloy



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Chris L. Holm  
Reg. No.: 39,227

October 26, 2000

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